

RELIANCE BANCSHARES, INC.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2787118	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$1,214	\$980	-19.3%		
Loans	\$922	\$691	-25.1%		
Construction & development	\$96	\$70	-26.9%		
Closed-end 1-4 family residential	\$36	\$43	18.9%		
Home equity	\$17	\$14	-21.1%		
Credit card	\$0	\$0			
Other consumer	\$2	\$0	-90.9%		
Commercial & Industrial	\$75	\$63	-15.3%		
Commercial real estate	\$577	\$419	-27.4%		
Unused commitments	\$100	\$52	-47.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$132	\$137	4.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$88	\$55	-37.5%		
Cash & balances due	\$26	\$52	99.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$14	\$5	-63.7%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$15	\$5	-68.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,117	\$910	-18.5%		
Deposits	\$1,005	\$824	-18.0%		
Total other borrowings	\$109	\$83	-24.1%		
FHLB advances	\$90	\$65	-27.8%		
Equity					
Equity capital at quarter end	\$97	\$70	-27.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.3%	6.7%	--		
Tier 1 risk based capital ratio	8.8%	8.8%	--		
Total risk based capital ratio	10.0%	10.0%	--		
Return on equity ¹	-79.4%	-62.5%	--		
Return on assets ¹	-6.9%	-4.7%	--		
Net interest margin ¹	3.1%	3.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	23.2%	33.0%	--		
Loss provision to net charge-offs (qtr)	95.0%	56.1%	--		
Net charge-offs to average loans and leases ¹	2.7%	6.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	27.6%	22.4%	2.1%	3.6%	--
Closed-end 1-4 family residential	2.2%	5.0%	0.0%	0.0%	--
Home equity	0.3%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.3%	5.5%	--
Commercial & Industrial	15.5%	0.1%	0.0%	0.2%	--
Commercial real estate	17.6%	15.6%	0.7%	2.2%	--
Total loans	15.3%	12.3%	0.7%	1.8%	--